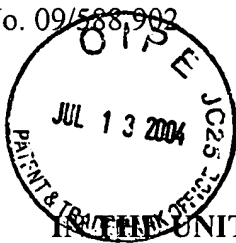


Serial No. 09/588,902

Attorney Docket No.: CITI0166



PATENT APPLICATION

UNITED STATES PATENT AND TRADEMARK OFFICE

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JUL 16 2004
GROUP 3600

APPLICANTS: Kawan *et al.*
SERIAL NO.: 09/588,902 GROUP ART UNIT: 3624
FILED: 9 June 2000 EXAMINER: AKERS, Geoffrey R.
TITLE: METHOD AND SYSTEM FOR CONTROLLING CERTIFICATE
BASED OPEN PAYMENT TRANSACTIONS

SUBMISSION WITH REQUEST FOR CONTINUED EXAMINATION (RCE)

U.S. Patent and Trademark Office
2011 South Clark Place
Customer Window, Mail Stop RCE
Crystal Plaza Two, Lobby, Room 1B03
Arlington, Virginia 22202

Dear Sir:

In reply to the outstanding non-final Office Action dated July 15, 2003 and in accordance with the Request for Continued Examination (RCE) submission requirements, the undersigned submits the following amendments and remarks: